

From: [redacted]
Sent: Friday, December 29, 2006 6:23 PM
To: Taskforcecomments
Subject: Identity Theft Task Force

To Whom It May Concern:

I commend you for taking this growing problem seriously. I would like to comment on a couple of points:

IV./1. Establish a National Identity Theft Law Enforcement Center

How about a protected website for law enforcement officers where only authorized/licensed users have access. The cost would be significantly less, information is immediate and convenient-24/7. Each entry could automatically input user name and contact info so agents in various locations could communicate about further details. Any breach of security from a particular user's site could be automatically shut down, user access could be removed. Each entry also serves as a written log/or history of a particular victim, offender, or even location. Also serves to cut down on paperwork.

****An issue I have seen repeatedly is Law Enforcement agents not being able to act, because the original crime (passing of forged check, etc) happened in another jurisdiction. For example, Jane steals Suzie's purse with driver's license and blank checks. She drives to another county where she thinks she won't be recognized and passes the forged check. Suzy, upon discovering this, goes to her local law enforcement who tell her that she will have to communicate with agents in the county where the crime took place.-----What can be done to eliminate this frustration?**

IV/2. Ability of Law Enforcement to Receive Information from Financial Institutions

Financial Institutions are For-Profit businesses. They are regulated heavily, with large penalties for non-compliance in any area. Identity Theft is not "good for business". They want to do their share to work with Law Enforcement to stop this, but have to be careful to maintain their customer confidentiality. Banks are authorized to share information if they have a warrant, subpoena, or other legal document. I can't see that changing. Perhaps the process to get the warrant or other documentation could be expedited. An unauthorized breach of confidentiality would be all over the news and extremely damaging to any bank. As we've witnessed on TV, finding customer

information in the company dumpster and have it spread over the news is a Financial Institution's nightmare. If you regulate how companies must handle confidential papers, then you must also monitor and enforce it. This is expensive. It seems smarter to me to educate the public and fine those who have been "turned in" for any breach. There are not many consumers out there who wouldn't speak up if they learned their bank was jeopardizing their confidentiality. A statement could be added for new businesses starting up along with tips for prevention and disclosing fines, another statement could be sent with business license renewals.

(b) deterring id theft

Banks have taken large steps in the last 5 years to combat this. They now use fingerprinting and most have check images available to compare signatures. These are not fool-proof steps, but they do help. Funny enough, the best solution I have found is the "know your customer" policy. This isn't so easy in a large city, but when an individual approaches a teller who gets paid minimum wage and has a long line of customers waiting- what do you think this teller is thinking? Probably "Is there money in the account and do I have ID?" With technology as it is, criminals often have fake ID's that look very real, some are even willing to give a fingerprint because either they haven't been fingerprinted before and aren't in the system or they know they can smudge the print.

It is not enough to tackle ID theft alone. We also need to approach the root cause. The majority of ID theft is committed to procure money to support a drug habit or ring. The larger operations of which are often set up in hotels with multiple computer systems. What reporting systems(and responsibilities) are in place for hotels with unusual activity? Every office supply store sells software for making your own checks and scanners so criminal can scan stolen cancelled checks and cut & paste the original signature. Perhaps this software should be handled the same way Sudafed was and be kept behind a locked case.

I hope my comments are helpful. I appreciate this opportunity to voice my thoughts.

Sincerely,
[redacted]